

**Summary of  
BIG Missouri Linked Deposit Programs**

PROGRAM	MAJOR QUALIFICATIONS	\$ LIMIT PER BORROWER	MAX. TERM	PREFERENCES
<b>AGRICULTURE (\$330 MILLION)</b> FARMING OPERATIONS	<ul style="list-style-type: none"> <li>✓ Must have fewer than 10 employees</li> <li>✓ Equity (total assets less total liabilities, divided by total assets) can not be more than 60%</li> <li>✓ Borrower must be headquartered and operating in Missouri</li> <li>✓ For operating expenses, purchase or expansion of buildings, but not land</li> <li>✓ Projected farm income &gt; non-farm income</li> </ul>	Raised from \$100,000 to \$262,000*	5 yrs	New applicants MBE/WBE
BEGINNING FARMER	<ul style="list-style-type: none"> <li>✓ Funds can be used for property purchase</li> <li>✓ In previous 5 years has not owned acreage in excess of 50% of the average size of a farm in the county they are farming in or own farmland with an appraised value over \$450,000</li> <li>✓ Projected farm income &gt; non-farm income</li> </ul>	\$521,000 if it includes purchase of land*, or \$262,000 if it does not*	5 yrs	New applicants
LIVESTOCK OPERATIONS	<p>Must meet MASBDA requirements for the guaranteed program and be:</p> <ul style="list-style-type: none"> <li>✓ Headquartered in Missouri</li> <li>✓ Maintains operations and business in Missouri</li> </ul> <p><b>NOTE: The non-guaranteed Livestock Operation program has been discontinued</b></p>	\$250,000 (set by law)	10 yrs	New applicants MBE/WBE
AGRIBUSINESS	<p>Must meet MASBDA requirements for the guaranteed program and be:</p> <ul style="list-style-type: none"> <li>✓ Is headquartered in Missouri</li> <li>✓ Maintains operations and business in Missouri</li> </ul> <p><b>NOTE: The non-guaranteed Agribusiness program has been discontinued</b></p>	\$250,000 (set by law)	10 yrs	New applicants MBE/WBE
FACILITY BORROWERS	<ul style="list-style-type: none"> <li>✓ Must produce a good derived from an agricultural commodity or be a renewable fuel production facility</li> <li>✓ Must meet MASBDA qualification criteria</li> <li>✓ Deposit cannot exceed 70% of total cost of facility. For a refinancing, cannot exceed 90% of fair market value of facility</li> <li>✓ Loan may be syndicated among third parties</li> <li>✓ Must be partnership, corp. or LLC organized in Missouri and own or operate facility in Missouri</li> <li>✓ Entity must hold a majority of the governance or voting rights of entity and control hiring and firing of management</li> </ul>	\$70,000,000 (set by law)	15 yrs (5 yrs + up to two 5-yr extensions)	New applicants MBE/WBE
<b>SMALL BUSINESS (\$110 MILLION)</b>	<ul style="list-style-type: none"> <li>✓ Borrower must be headquartered and operating in Missouri</li> <li>✓ Must have less than 25 employees</li> <li>✓ Funds can be used to refinance existing qualifying loan</li> </ul>	To be determined*	5 yrs	New applicants  MBE/WBE SBA guarantee

\* The limits indicated for Beginning Farmer, Farm Operations and Small Business represent “soft” caps only. Applications may be approved for amounts higher than this limit if it is shown that the application will fund a project with a compelling economic impact or need.

PROGRAM	MAJOR QUALIFICATIONS	\$ LIMIT PER BORROWER	MAX. TERM	PREFERENCES
<b>JOB CREATION (\$220 MILLION)</b>	<ul style="list-style-type: none"> <li>✓ Borrower must be operating in Missouri or as a condition of receiving linked deposit agrees to locate a facility or operation in Missouri</li> <li>✓ Borrower must have 10 or more employees with benefits</li> <li>✓ 1 job must be created/retained per \$50,000 received</li> </ul>	\$90,000 minimum	5 yrs	New applicants  MBE/WBE  SBA guarantee

1 - Does not include a description of the Drought Relief (Water Systems) program or Multi-Tenant Development Enterprise program, which are also authorized Linked Deposit programs (\$20 million each).

2 - Applicants for all of the above programs must not have any unpaid, non-protested taxes due to the State or any political subdivision

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